

EXHIBIT D

February 21, 2006

Letter to Apple

Tuesday, February 21, 2006

Kevin Saul
Apple iTunes Custom Cards
1 Infinite Loop Mail Stop 3 IMS
Cupertino, CA 95014

Re: Custom Cards, notice & invitation to join

Dear Mr. Saul

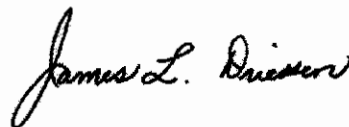
VIBME LLC (Vib-me) creator of the Virtual Internet Based Media Exchange standard for prepaid specific merchandise, is pleased to announce that as of February 1, 2006 it has received from the U.S. Patent and Trade Mark Office a "notice of issue" on a patent that includes claims for merchandise specific custom cards.

Given Apple iTunes recent release of its Custom Cards product we believe that Apple may have an interest in licensing technology in this area. Apple should be pleased to know that VIBME has developed many product and business method adaptations based on this technology and we believe that the patented technologies may enhance Apple's current activity and revenues in this area.

We are writing in hope of meeting with the appropriate Personnel to discuss a potential alliance and/or licensing. The Vib-me white paper and a copy of the allowed claims is enclosed for your review. We would also like you to know that we have a continuation application for further claims based on our invention disclosures as well as a continuation-in-part application with further exciting business methods and adaptations.

Please call or write us at your earliest convenience to discuss this technology and how we might be able to help you improve your custom card business. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "James L. Driessen". The signature is fluid and cursive, with the first name "James" and last name "Driessen" clearly legible.

James L. Driessen, Attorney at Law

attachments

cc: Steve Jobs, CEO, Apple CEO, Pixar
Nancy R. Heinen, Senior Vice President, General Counsel and Secretary Apple
Apple Computer, Inc. Legal Department, 1 Infinite Loop MS: 3-TM, Cupertino, CA 95014